

Information to identify the case:

Debtor 1 **Toni Jennifer Woody**
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3012**

EIN --_--_--_--_--_--

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN _ _ _ _ _

EIN --_--_--_--_--_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **16-35219-KLP**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Toni Jennifer Woody
fka Toni J. Brandon

February 1, 2017

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Toni Jennifer Woody
 Debtor

Case No. 16-35219-KLP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Feb 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2017.

db +Toni Jennifer Woody, 2309 Wilkes Ridge Place, Henrico, VA 23233-7342
 cr +MAAC, Inc. t/a The Retreat at West Creek, c/o Coulter, Harris & Loftus, PC,
 7900 Sudley Road, Suite 608, Manassas, VA 20109-2806
 13624463 +Allied Cash Advance, 2312-12B Hungary Rd., Henrico, VA 23228-2122
 13624464 +American Anesthesiology, of Virginia, PC, P.O. Box 120153, Grand Rapids, MI 49528-0103
 13624467 +Argent Federal Credit Union, P.O. Box 72, Chesterfield, VA 23832-0900
 13624470 +Big Picture Loans, P.O. Box 704, Watersmeet, MI 49969-0704
 13624472 +Cash-2-U Financial Services, 4118 W. Broad St., Richmond, VA 23230-3353
 13624475 +Citibank / Sears, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040
 13624477 +Edc/Mid-america Apartments, 1000 Wilkes Ridge Parkway, Richmond, VA 23233-7335
 13624478 +First Data, 5565 Glenridge, Connector NE Ste 2000, Atlanta, GA 30342-1335
 13624479 First Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104-0000
 13624480 +First Virginia Financial Srv., 9121 Staples Mill Rd., Richmond, VA 23228-2026
 13624481 +Golden Valley Lending, 635 East Hwy 20, E Upper Lake, CA 95485-8793
 13624483 #+James E. Jones Jr., MD, 5875 Breomo Rd. Ste. 304, Richmond, VA 23226-1934
 13624486 +NH Cash, 169 South River Rd. Ste. 19, Bedford, NH 03110-6934
 13624489 +Rivertrace FCU, 6011 Staples Mill Rd., Henrico, VA 23228-4923
 13624490 +St. Mary's Hospital, 5801 Breomo Rd., Richmond, VA 23226-1900
 13624492 +Verizon Wireless, 500 Technology Dr., Ste. 550, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLLTAVENNER.COM Feb 03 2017 02:13:00 Lynn L. Tavenner,
 20 North Eighth Street, Second Floor, Richmond, VA 23219-3302
 13624465 EDI: HNDA.COM Feb 03 2017 02:13:00 American Honda Finance, P.O. Box 168088,
 Irving, TX 75016-0000
 13624463 +EDI: ALLIEDCASH.COM Feb 03 2017 02:13:00 Allied Cash Advance, 2312-12B Hungary Rd.,
 Henrico, VA 23228-2122
 13624466 +EDI: AMEREXPR.COM Feb 03 2017 02:13:00 Amex, P.O. Box 981540, El Paso, TX 79998-1540
 13624468 +E-mail/Text: bk@avant.com Feb 03 2017 02:21:39 Avant Credit, Inc, 640 N La Salle St,
 Suite 535, Chicago, IL 60654-3731
 13624469 +EDI: BANKAMER.COM Feb 03 2017 02:13:00 Bank Of America, Nc4-105-03-14, P.O. Box 26012,
 Greensboro, NC 27420-6012
 13624471 +EDI: CAPITALONE.COM Feb 03 2017 02:13:00 Captial One, P.O. Box 30273,
 Salt Lake City, UT 84130-0273
 13624473 +E-mail/Text: heatherg@checkcity.com Feb 03 2017 02:20:44 Check City, 6001 West Broad St.,
 Richmond, VA 23230-2221
 13624476 +EDI: DISCOVER.COM Feb 03 2017 02:13:00 Discover Financial, P.O. Box 3025,
 New Albany, OH 43054-3025
 13624482 EDI: IRS.COM Feb 03 2017 02:13:00 Internal Revenue Service, Insolvency Unit,
 P.O. Box 21126, Philadelphia, PA 19114-0000
 13624484 +E-mail/Text: bk@lendingclub.com Feb 03 2017 02:21:30 Lending Club Corp, 71 Stevenson St,
 Suite 300, San Francisco, CA 94105-2985
 13624485 +E-mail/Text: Bankruptcy_3rdParty_Team@cashnetusa.com Feb 03 2017 02:21:45
 Net Credit Financial, P.O. Box 645295, Cincinnati, OH 45264-0001
 13624487 +E-mail/Text: bankruptcypgl@plaingreenloans.com Feb 03 2017 02:21:29 Plain Green Loans,
 93 Mack Rd Ste 600, P.O. Box 270, Box Elder, MT 59521-0270
 13624488 +E-mail/Text: bankruptcy@regionalmanagement.com Feb 03 2017 02:20:39 Regional Finance,
 5694 Brook Road, Richmond, VA 23227-2274
 13624491 +EDI: RMSC.COM Feb 03 2017 02:13:00 Synchrony Bank/Care Credit, P.O. Box 965064,
 Orlando, FL 32896-5064
 13624493 +EDI: VACU.COM Feb 03 2017 02:13:00 Virginia Credit Union, P.O. Box 90010,
 Richmond, VA 23225-9010

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Virginia Credit Union, Inc., P.O. BOX 90010, RICHMOND, VA 23225-9010
 13624494* +Virginia Credit Union, Po Box 90010, Richmond, VA 23225-9010
 13624474 ##+CircleBack Lending Inc, 2500 N Military Trail, Boca Raton, FL 33431-6305

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-7

User: admin
Form ID: 318

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Total Noticed: 33

Date Rcvd: Feb 02, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2017 at the address(es) listed below:

Christopher Mark Winslow on behalf of Debtor Toni Jennifer Woody chris@chriswinslow.com,
winslowparalegal@gmail.com

Connell Andrew Loftus on behalf of Creditor MAAC, Inc. t/a The Retreat at West Creek
cal@manassaslawfirm.com

Lynn L. Tavenner ltavenner@tb-lawfirm.com,
sleadbeater@tb-lawfirm.com; amorris@tb-lawfirm.com; ltavenner@ecf.epiqsystems.com

TOTAL: 3